

Attorney Docket No. 021932-000002

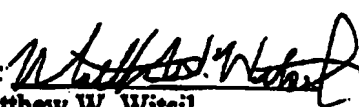
unduly restrictive, as this limitation is not essential to the invention. Support for the deletion of this limitation may be found in the specification, for example, at page 11, lines 11-15, where a general description of the cash to be included is provided. Various methods of calculating the amount of cash represent various embodiments of the invention, and exemplary methods are discussed in the text.

The amendments add no new matter, and do not substantially effect the disclosure. It is respectfully submitted that these amendments place the application in condition for the Notice of Allowance to be issued. If the Examiner identifies any issue that is believed to prevent the Notice of Allowance, a phone call is requested.

Respectfully submitted,

Robert C. Slane

Date: December 18, 2002

By: 
Matthew W. Witsil
Registration No. 47,183

Moore & Van Allen
2200 West Main Street
Suite 800
Durham, NC 27705
Telephone: (919) 286-8000
Facsimile: (919) 286-8199